

## Fiscal Estimate — 2001 Session

<input checked="" type="checkbox"/> Original	<input type="checkbox"/> Updated	LRB Number	Amendment Number if Applicable
<input type="checkbox"/> Corrected	<input type="checkbox"/> Supplemental	Bill Number	Administrative Rule Number

Subject

### Fiscal Effect

State: ☒ No State Fiscal Effect

Check columns below only if bill makes a direct appropriation  
or affects a sum sufficient appropriation.

- |  |   |
|--|---|
| <input type="checkbox"/> Increase Existing Appropriation | <input type="checkbox"/> Increase Existing Revenues |
| <input type="checkbox"/> Decrease Existing Appropriation | <input type="checkbox"/> Decrease Existing Revenues |
| <input type="checkbox"/> Create New Appropriation        |   |

☐ Increase Costs — May be possible to absorb  
within agency's budget.

☐ Yes ☐ No

☐ Decrease Costs

Local: ☒ No Local Government Costs

- |  |   |
|--|---|
| 1. <input type="checkbox"/> Increase Costs<br><input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory | 3. <input type="checkbox"/> Increase Revenues<br><input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory |
| 2. <input type="checkbox"/> Decrease Costs<br><input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory | 4. <input type="checkbox"/> Decrease Revenues<br><input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory |

5. Types of Local Governmental Units Affected:

- |   |   |                                 |
|---|---|---------------------------------|
| <input type="checkbox"/> Towns            | <input type="checkbox"/> Villages       | <input type="checkbox"/> Cities |
| <input type="checkbox"/> Counties         | <input type="checkbox"/> Others         |                                 |
| <input type="checkbox"/> School Districts | <input type="checkbox"/> WTCS Districts |                                 |

Fund Sources Affected

☐ GPR ☐ FED ☐ PRO ☐ PRS ☐ SEG ☐ SEG-S

Affected Chapter 20 Appropriations

### Assumptions Used in Arriving at Fiscal Estimate

The objective of the rule is to create s. DFI – WCA 1.84. Pursuant to s. 426.108, Stats., the administrator of the Wisconsin Consumer Act shall promulgate rules declaring specific conduct in consumer credit transactions and the collection of debts arising from consumer credit transactions to be unconscionable and prohibiting the use of those unconscionable acts. The purpose of the rule is to set forth that it is an unconscionable and prohibited practice for any merchant to preclude a customer from asserting claims or seeking remedies available under the Wisconsin Consumer Act, including bringing, joining or participating in efforts to obtain class-wide relief. The rule's requirements place no additional duties or burdens on state or local government, and hence has no affect on costs to either.

### Long-Range Fiscal Implications

None

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